

Balance sheet at 31 December 2012

	Notes	2012 L.L. Million	2011 L.L. Million
Assets			
Cash and balances with the Central Bank	5	200,068	198,712
Deposits with banks and financial institutions	6	491,683	289,234
Deposits with the parent bank, sister banks and other related banks	7	24,747	20,864
Loans and advances to customers and related parties	9	42,383	55,212
Debtors by acceptances	10	1,503	-
Equity securities at fair value through profit and loss	11	6,148	6,227
Debt securities held at amortised cost	11	642,845	685,826
Non-current assets classified as held for sale	12	5,871	5,871
Property and equipment	13	8,302	8,370
Intangible assets	14	311	349
Other assets	15	1,354	944
Total assets		1,425,215	1,271,609
Liabilities			
Deposits from a central bank	16	93,399	72,522
Deposits from banks and financial institutions	17	243,228	150,655
Deposits from the parent bank, sister banks and other related banks	18	502,614	496,218
Deposits from customers and related parties	19	315,380	295,122
Engagements by acceptances	10	1,503	-
Current income tax liability	30	4,177	4,502
Other liabilities	20	1,303	1,096
Retirement benefit obligations	21	4,403	3,525
Provisions for risks and charges		169	169
Total liabilities		1,166,176	1,023,809
Shareholders' equity			
Share capital	22	15,000	15,000
Cash contribution to capital	22	148,489	148,489
Reserves not available for distribution	22	38,820	31,215
Reserves available for distribution	22	466	466
Retained earnings	22	33,620	26,938
Profit for the year	22	22,644	25,692
Total shareholders' equity		259,039	247,800
Total equity and liabilities		1,425,215	1,271,609
Off balance sheet			
Letters of guarantee	31	53,095	83,231
Letters of credit import	31	23,883	24,652
Letters of credit export – confirmed	31	44,306	33,089
		121,284	140,972

Income statement for the year ended 31 December 2012

	Notes	2012 L.L. Million	2011 L.L. Million
Interest and similar income	23	51,965	55,983
Interest and similar expenses	23	(14,990)	(13,384)
Net interest income		36,975	42,599
Net loan impairment releases (charges)	26	3,797	(369)
Net interest income after loan impairment releases (charges)		40,772	42,230
Fee and commission income	24	3,129	4,677
Fee and commission expense	24	(218)	(120)
Net fee and commission income		2,911	4,557
Net trading loss		(41)	(153)
Net loss on difference of exchange		(80)	(215)
Net gains on investment securities	11	769	1,190
Other income	25	323	310
Personnel expenses	27	(12,412)	(11,692)
Administrative and operating expenses	28	(5,000)	(5,325)
Depreciation and amortisation expense	29	(779)	(676)
Profit before income tax		26,463	30,226
Income tax expense	30	(3,819)	(4,534)
Profit for the year		22,644	25,692